

Remarks

A. Claims in the Case

Claims 1-4, 6, 9-17, 19, 22-30, 32, 35-39, and 41-43 are pending. Claims 1, 12, 14, 25, 27, 38, and 41 have been amended. Claim 40 has been cancelled without prejudice.

B. Claim Objections

The Examiner objected to claim 41 with respect to the phrase: “processed on a user specified schedule date.” The Examiner stated that this phrase “would be better recited as ‘processed on a user specified schedule date’” – which is unchanged from the phrase presented by Applicant. Applicant has amended claim 41 for clarification to recite: “processed on a user specified scheduled date.” Applicant requests removal of this objection.

C. The Claims Are Not Obvious Over The Cited Art Under 35 U.S.C. § 103(a)

Claims 1-3, 14-17, and 27-30 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,940,809 to Musmanno et al. (hereinafter “Musmanno”) in view of U.S. Patent No. 5,430,644 to Deaton et al. (hereinafter “Deaton”). Claims 4, 6, 9-13, 17, 19, 22-26, 30, 32, and 35-43 were rejected under 35 U.S.C. §103(a) as being unpatentable over Musmanno, Deaton, and U.S. Patent No. 5,864,679 to Kanai et al in view of U.S. Patent No. 6,341,287 to Sziklai et al. (hereinafter “Sziklai”). Applicant respectfully disagrees with the rejections.

In the Office Action under the heading of “Claim Rejections – 35 USC §103”, the Examiner stated that certain claims were rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 5,864,679 to Kanai et al. The Office Action did not, however, provide any further explanation concerning such rejections. Applicant submits that, for at least the reasons set forth in Applicant’s remarks dated August 22, 2005, the claims are not anticipated by Kanai.

To reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner et al.*, 379 F.2d 1011, 154 USPQ 173, 177-178 (CCPA 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03.

Claim 1 has been amended to include features from cancelled claim 40. Claim 1, recites, in part: "building a list of associated data set identifiers for each of the plurality of FSO related processing tasks, wherein each of the lists is a subset of the first set of data identifiers" and "for each FSO related processing task executed in response to reading the smart trigger, the smart trigger table executes the FSO related processing task on FSO related data set records that correspond to the at least one data set identifier from the list of associated data set identifiers for the FSO related processing task, but does not execute the FSO related processing task on FSO related data set records that do not correspond to the data set identifiers from the list of associated data set identifiers for the FSO related processing task". Support for the amendments to claim 1 may be found in Applicant's specification at least on page 21, lines 18-27; claim 9; and FIGS. 5 and 7. The cited art does not appear to teach or suggest these features of claim 1, in combination with the other features of the claim.

The Examiner relied on Musmanno, col. 4, lines 57-65 and col. 6, lines 10-24 to reject claim 40. Musmanno states:

Function Navigation (FIG. 2, 206)

This layer determines a transaction's processing path or sequence of business applications to be executed. Paths or sequences are determined by tables which list the paths for various standard transactions. Various drivers (FIG. 3, 318 for example) are included for handling both online and batch transactions through the business applications. These drivers access the function driver navigation path table (326) to retrieve the selected path for a given transaction type.
(Musmanno, col. 4, lines 56-64)

Musmanno further states:

Central Reference Facility and UID

The central reference 340 utility shown in FIG. 3 may be implemented by a central reference facility 400 (FIG. 4) which utilizes the UID. The UID is a basic concept of the system which assigns a distinct number to each FI customer. It is a

stable, non-changing identifier used as a key to access data in the application database tables. All customer processing within the central asset management system is performed against data stored under this UID.

All transactions coming from external sources will carry the external system's account number. This external account number must be cross referenced to a customer's UID before the transaction can be processed. Likewise, any standard transaction will carry the Customer's UID. This number must be cross-referenced to an external account number before the transaction is converted and sent to an external system.

(Musmanno, col. 6, lines 10-24)

Musmanno teaches a function navigation layer that determines a processing path or sequence of business applications to be executed. Musmanno further teaches a central reference utility that uses a unique identifier (UID) as a key to access data in application database tables. Musmanno does not appear to teach or suggest building a list of associated data identifiers for each of a plurality of FSO related processing tasks, each list being a subset of a first set of data identifiers and, for each task, a smart trigger table executing the task on data set records that correspond to data identifiers from the subset list for the task, but not executing the task on data set records that do not correspond to data identifiers from subset list for the task.

For at least the above reasons, Applicant respectfully submits that claim 1 and the claims dependent thereon are allowable over the cited art. Applicant respectfully requests removal of the rejections under 35 U.S.C. § 103(a) of these claims.

Amended claim 14 describes a combination of features including: "building a list of associated data set identifiers for each of a plurality of Financial Service Organization (FSO) related processing tasks, wherein each of the lists is a subset of the first set of data identifiers" and "for each FSO related processing task executed in response to reading the smart trigger, the smart trigger table executes the FSO related processing task on FSO related data set records that correspond to the at least one data identifier from the list of associated data set identifiers for the FSO related processing task, but does not execute the FSO related processing task on FSO related data set records that do not correspond to the data set identifiers from the list of associated data set identifiers for the FSO related processing task." For at least the reasons discussed in reference to claim 1, Applicant submits that the combination of the cited art does not

appear to teach or suggest all of the features of Applicant's claim 14 and the claims dependent thereon.

Amended claim 27 describes a combination of features including: "building a list of associated data set identifiers for each of the plurality of the FSO related processing tasks, wherein each of the lists is a subset of the first set of data identifiers" and "for each FSO related processing task executed in response to reading the smart trigger, the smart trigger table executes the FSO related processing task on FSO related data set records that correspond to the at least one data set identifier from the list of associated data set identifiers for the FSO related processing task, but does not execute the FSO related processing task on FSO related data set records that do not correspond to the data set identifiers from the list of associated data set identifiers for the FSO related processing task." For at least the reasons discussed in reference to claim 1, Applicant submits that the combination of the cited art does not appear to teach or suggest all of the features of Applicant's claim 27 and the claims dependent thereon.

Applicant submits that many of claims dependent on claims 1, 14, and 27 are separately patentable. For example, claim 41 describes a combination of features including:

wherein the smart trigger table comprises a list of pointers to an account data set, wherein the smart trigger table includes:

an activity number associated with each of the pointers, wherein the activity numbers identify further processing of the account data set; and

activity data associated with each of the activities numbers, wherein the activity data is processed on a user specified scheduled date

The cited art does not appear to teach or suggest at least this feature of claim 41, in combination with the other features of the claim.

The Office Action relies on Musmanno for the above-quoted features of claim 41. Musmanno teaches a cross-referencing table having "one row per UID and external number and external Number type (debit card type, FI, Check, etc.)" (Musmanno, col. 6, lines 43-45). The UID concept assigns a distinct number to each financial institution. (Musmanno, col. 6, lines 12-13). Musmanno does not appear to teach or suggest a smart trigger table having a list of pointers

to an account data set, the table including an activity number being associated with each pointer and identifying further processing of the account data set; activity data associated with each of the activities numbers, wherein the activity data is processed on a user specified schedule date.

D. Additional Comments

Applicant respectfully submits that all claims are in condition for allowance. Favorable reconsideration is respectfully requested.

If any extension of time is required, Applicant hereby requests the appropriate extension of time. If any fees are required, please appropriately charge those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-31001/EBM.

Respectfully submitted,



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